

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Richard M. Leland, III  
Debtor

Case No. 22-01919-MJC  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Jan 11, 2023

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2023:**

Recip ID	Recipient Name and Address
db	Richard M. Leland, III, 6 Krest St, Plymouth, PA 18651-2709
5499489	Barclay's Bank Choice Privileges, PO Box 8833, Wilmington, DE 19899-8833
5499490	Barclay's Card Priceline, PO Box 8833, Wilmington, DE 19899-8833
5499501	Fidelity Bank, PO Box 790408, Saint Louis, MO 63179-0408
5499502	Fidelity Bank, PO Box 997, Scranton, PA 18501-0997
5499505	JPMorgan Chase Bank, N.A., c/o Scott & Associates, PC, 6 Kacey Ct Ste 203, Mechanicsburg, PA 17055-9237
5499487	Law Office of David J Harris, 67-69 Public Sq Ste 700, Wilkes Barre, PA 18701-2515
5499486	Leland Richard M III, 6 Krest St, Plymouth, PA 18651-2709
5499507	M&T Bank, PO Box 8405, Wilmington, DE 19899-8405
5499512	Shane L. Weaver, Esq., 33 Robinhood Dr, Etters, PA 17319-9321
5499516	Theresa A. Leland, 6 Krest St, Plymouth, PA 18651-2709
5499518	Wilkes-Barre Clinic Company, ATTN: 9627E, PO Box 14000, Belfast, ME 04915-4033
5499519	Wilkes-Barre General Hospital, c/o Medical Revenue Service, PO Box 3475, Toledo, OH 43607-0475

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORG.COM	Jan 11 2023 23:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5499488	EDI: TSYS2	Jan 11 2023 23:44:00	Barclay's Bank, PO Box 8833, Wilmington, DE 19899-8833
5499491	EDI: CAPITALONE.COM	Jan 11 2023 23:44:00	Capital One Quicksilver One, PO Box 30285, Salt Lake City, UT 84130-0285
5499492	EDI: CAPITALONE.COM	Jan 11 2023 23:44:00	Capital One Walmart, PO Box 30285, Salt Lake City, UT 84130-0285
5499495	Email/Text: enotifications@santanderconsumerusa.com	Jan 11 2023 18:42:00	Chrysler Capital, PO Box 660335, Dallas, TX 75266-0335
5499496	EDI: CITICORP.COM	Jan 11 2023 23:44:00	Citi Advantage, PO Box 6077, Sioux Falls, SD 57117-6077
5499497	EDI: CITICORP.COM	Jan 11 2023 23:44:00	Citi Preferred, PO Box 6077, Sioux Falls, SD 57117-6077
5499498	EDI: CITICORP.COM	Jan 11 2023 23:44:00	Citi Simplicity, PO Box 6077, Sioux Falls, SD 57117-6077
5499499	EDI: DISCOVER.COM	Jan 11 2023 23:44:00	Discover, PO Box 70176, Philadelphia, PA 19176-0176
5499513	Email/Text: collecadminbankruptcy@fnni.com	Jan 11 2023 18:42:00	Sheetz, First National Bank of Omaha, 1620 Dodge St, Omaha, NE 68197-0003
5499503	Email/Text: administrative@foundationfinance.com	Jan 11 2023 18:42:00	Foundation Finance, PO Box 437, Schofield, WI 54476-0437
5499504	EDI: IRS.COM		

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5499493	EDI: JPMORGANCHASE	Jan 11 2023 23:44:00	Internal Revenue Service, P. O. Box 7346, Philadelphia, PA 19101-7346
5499494	EDI: JPMORGANCHASE	Jan 11 2023 23:44:00	Chase IHG Rewards Club, PO Box 6294, Carol Stream, IL 60197-6294
5499506	EDI: RMSC.COM	Jan 11 2023 23:44:00	Chase/Amazon, PO Box 6294, Carol Stream, IL 60197-6294
5499508	+ Email/Text: MDSBankruptcies@meddatsys.com	Jan 11 2023 23:44:00	Lowe's/Synchrony Bank, P. O. Box 530914, Atlanta, GA 30353-0914
5499510	Email/Text: pasi_bankruptcy@chs.net	Jan 11 2023 18:42:00	Medical Revenue Service, 645 Walnut St, Gadsden AL 35901-4173
5499509	Email/Text: pcabkt@phillips-cohen.com	Jan 11 2023 18:42:00	Professional Account Services, Inc., PO Box 68, Brentwood, TN 37024-0068
5499514	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 11 2023 18:42:00	Phillips & Cohen Associates, Ltd., 1002 Justison St, Wilmington, DE 19801-5148
5499511	Email/Text: courts@scott-pc.com	Jan 11 2023 18:42:00	SPS Select Portfolio Servicing, P. O. Box 65250, Salt Lake City, UT 84165-0250
5499642	+ EDI: RMSC.COM	Jan 11 2023 18:42:00	Scott & Associates, PO Box 115220, Carrollton, TX 75011-5220
5499515	EDI: RMSC.COM	Jan 11 2023 23:44:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5499500	EDI: USBANKARS.COM	Jan 11 2023 23:44:00	Synchrony Bank/PayPal, PO Box 965004, Orlando, FL 32896-5004
5499517	Email/Text: BKRMailOps@weltman.com	Jan 11 2023 23:44:00	Elan Financial, P. O. Box 790408, St. Louis, MO 63179-0000
		Jan 11 2023 18:42:00	Weltman Weinberg & Reis, PO Box 93784, Cleveland, OH 44101-5784
TOTAL: 24			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2023 at the address(es) listed below:

Name	Email Address
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District/off: 0314-5  
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David J. Harris

on behalf of Debtor 1 Richard M. Leland III dh@lawofficeofdavidharris.com,  
davidharrisesqign@gmail.com;dhesq@outlook.com;LawOfficeofDavidJHarris@jubileebk.net

Denise E. Carlon

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as indenture trustee, for the holders  
of the CIM Trust 2021-R1, Mortgage-Backed Notes, Series 2021-R1 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com

Lisa Ann Rynard

larynard@larynardlaw.com aburd@pkh.com,PA88@ecfbis.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1

Richard M. Leland III

Social Security number or ITIN xxx-xx-3395

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:22-bk-01919-MJC

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Richard M. Leland III

**By the  
court:**1/11/23Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**